

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Brian John Wolfe  
Catherine Lea Wolfe  
Debtors

Case No. 14-02654-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: JGoodling  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 27

Date Rcvd: Jun 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2019.

db/jdb  
4501262 +Brian John Wolfe, Catherine Lea Wolfe, 441 Chestnut Ave, Kingston, PA 18704-3605  
4501262 A.E.S., 1200 N. 7TH ST, HARRISBURG, PA 17102-1419  
4501267 BANK OF AMERICA HOME LOANS, PO BOX 660694, DALLAS, TX 75266-0694  
4501267 Chase Bank, PO BOX 24696, COLUMBUS, OH 43224-0696  
4543605 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
4501270 GEISINGER, 100 NO. ACADEMY ST, DANVILLE, PA 17822-3941  
4514993 +Highway Federal Credit Union, 1843 Highway 315, Pittston, PA 18640-6101  
4560011 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,  
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
4501261 +Law Office of Carol Baltimore, 480 PIERCE ST STE 480, KINGSTON, PA 18704-5512  
4506159 Nissan - Infiniti, POB 660366, Dallas, TX 75266-0366  
4512432 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
4501274 Wilkes Barre General Hospital, Po Box 415616, Boston, MA 02241-5616  
4501259 +Wolfe Brian John, 441 Chestnut Ave, Kingston, PA 18704-3605  
4501260 +Wolfe Catherine Lea, 441 Chestnut Ave, Kingston, PA 18704-3605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4501263 EDI: RMSC.COM Jun 12 2019 23:13:00 AMAZON.COM, PO BOX 960013, ORLANDO, FL 32896-0013  
4501265 +EDI: TSYS2.COM Jun 12 2019 23:08:00 Barclays Bank, 125 S. West St,  
Wilmington, DE 19801-5014  
4501266 EDI: CAPITALONE.COM Jun 12 2019 23:13:00 CAPITAL ONE, PO BOX 71083,  
Charlotte, NC 28272-1083  
4543532 +E-mail/Text: bncmail@w-legal.com Jun 12 2019 19:11:21 CERASTES, LLC,  
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4501273 EDI: SEARS.COM Jun 12 2019 23:13:00 Sears, Po Box 183082, Columbus, OH 43218-3082  
4541053 EDI: BL-BECKET.COM Jun 12 2019 23:13:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4501268 +EDI: CHASE.COM Jun 12 2019 23:13:00 Chase Bank, PO BOX 15298, WILMINGTON, DE 19850-5298  
4501269 EDI: RCSDELL.COM Jun 12 2019 23:08:00 DELL FINANCIAL, PO BOX 6403,  
CAROL STREAM, IL 60197-6403  
4699653 EDI: ECMC.COM Jun 12 2019 23:08:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
4699654 EDI: ECMC.COM Jun 12 2019 23:08:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC,  
PO BOX 16408, ST. PAUL, MN 55116-0408  
4501271 EDI: RMSC.COM Jun 12 2019 23:13:00 J.C. Penny, Po Box 960090, Orlando, FL 32896-0001  
4501272 E-mail/Text: bncnotices@becket-lee.com Jun 12 2019 19:11:09 KOHLS, PO BOX 2983,  
MILWAUKEE, WI 53201-2983  
4528829 EDI: PRA.COM Jun 12 2019 23:08:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Highway Federal Credit Union, 1843 Highway 315, Pittston, PA 18640-6101  
4501278\* A.E.S., 1200 N. 7TH ST, HARRISBURG, PA 17102-1419  
4501279\* AMAZON.COM, PO BOX 960013, ORLANDO, FL 32896-0013  
4501280\* BANK OF AMERICA HOME LOANS, PO BOX 660694, DALLAS, TX 75266-0694  
4501281\* +Barclays Bank, 125 S. West St, Wilmington, DE 19801-5014  
4501282\* CAPITAL ONE, PO BOX 71083, Charlotte, NC 28272-1083  
4501289\* +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Sears, Po Box 183082, Columbus, OH 43218-3082)  
4501283\* Chase Bank, PO BOX 24696, COLUMBUS, OH 43224-0696  
4501284\* +Chase Bank, PO BOX 15298, WILMINGTON, DE 19850-5298  
4501285\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: DELL FINANCIAL, PO BOX 6403, CAROL STREAM, IL 60197-6403)  
4514279\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)  
4501286\* GEISINGER, 100 NO. ACADEMY ST, DANVILLE, PA 17822-3941  
4501287\* J.C. Penny, Po Box 960090, Orlando, FL 32896-0001  
4501288\* KOHLS, PO BOX 2983, MILWAUKEE, WI 53201-2983  
4501277\* +Law Office of Carol Baltimore, 480 PIERCE ST STE 480, KINGSTON, PA 18704-5512  
4501290\* Wilkes Barre General Hospital, Po Box 415616, Boston, MA 02241-5616  
4501275\* +Wolfe Brian John, 441 Chestnut Ave, Kingston, PA 18704-3605  
4501276\* +Wolfe Catherine Lea, 441 Chestnut Ave, Kingston, PA 18704-3605

TOTALS: 0, \* 18, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 14, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2019 at the address(es) listed below:

Carol Weiss Baltimore on behalf of Debtor 1 Brian John Wolfe bandicot6@aol.com  
Carol Weiss Baltimore on behalf of Debtor 2 Catherine Lea Wolfe bandicot6@aol.com  
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
ECMC djwilcoxson@ecmc.org  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com  
John Fisher on behalf of Creditor Highway Federal Credit Union johnvfisher@yahoo.com,  
fisherlawoffice@yahoo.com  
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1 **Brian John Wolfe**  
First Name Middle Name Last Name  
Debtor 2 **Catherine Lea Wolfe**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:14-bk-02654-RNO**

Social Security number or ITIN **xxx-xx-0498**  
EIN --  
Social Security number or ITIN **xxx-xx-4494**  
EIN --

**Order of Discharge**

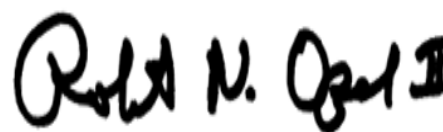
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian John Wolfe

Catherine Lea Wolfe

By the  
court:



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: JGoodling, Deputy Clerk

6/12/19

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**